



2755 NW 63rd Court • Fort Lauderdale, FL 33309
T: 877-435-7373 • F: 888-207-2719



Date: _____

Privacy Policy

We at CreditGUARD value you as a client and respect your right to privacy. We understand that maintaining the confidentiality of your financial situation is of the utmost importance to you, and that you have turned to us for help based upon our experience, competence, professionalism, and sense of responsibility. We want to make sure you understand what information we gather about you, how we use it, and the safeguards we have in place to protect it. We also want you to understand that, when you request our assistance you are asking us to intervene with your creditors on your behalf, and that the sharing of certain non-public information with them is a necessary part of the credit counseling process.

Our Principles for Privacy Protection

CreditGUARD of America Inc does not share your financial information with any non-affiliated third parties other than those who help us provide assistance to you and in turn are required to maintain such information in strict confidence. We will not rent or sell your name or certain personal financial information to any outside organization or marketer, who can provide additional assistance to you, as long as you exercise your "Opt-Out" rights. We further maintain security practices and procedures designed to ensure the security, integrity and confidentiality of your personal financial information. And, we educate our employees about safeguarding client information and preventing unauthorized access, disclosure or use, while limiting employee access to client information to those who need it to assist you.

We collect and may disclose non-public personal information from you from the following sources. Information we receive from you on applications or other forms, and from other communications with you, such as your name, address, financial account numbers, Social Security number, assets and income. Information about your transactions with us, such as your account balance, monthly payment obligations, payment history, and method of payment. We restrict access to non-public personal information about you to those employees who need to know that information to provide assistance to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information. We do not disclose any non-public personal information about our clients or former clients to anyone, except as permitted by law. We may disclose non-public personal information about you to your financial service provider creditors; such as banks, savings and loans, credit unions, mortgage bankers, finance companies, credit card issuers, affiliates and partners.

CreditGUARD of America Inc has many Marketing Partners that may offer services that will be useful to its clients. Some personal information may be shared with these Marketing Partners, unless the client chooses not to allow CreditGUARD to share this information. This is called Opting Out. If you do not want your information to be shared with CreditGUARD's Marketing Partners, and wish to "Opt-Out", you must either send an e-mail to customerservice@creditguard.org or write to Customer Service, Dept. "Opt-Out", 2755 NW 63RD Court Fort Lauderdale, Florida 33309. You must include your name, client number or phone number, and the words "Opt-Out". Further, state that you do not wish to have your personal information shared with our Marketing Partners.



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CreditGUARD may make available a service through which you can receive account notifications on your wireless device using short message service ("SMS Service"). CreditGUARD collects certain data from you in connection with this SMS service which may include your name, address, cell phone number, your provider's name, and the date, time, and content of your messages.

To use this service, you must be at least 18 years of age and the owner or authorized user of the wireless device on which messages will be received. By agreeing to our SMS Service, you acknowledge that you are at least 18 years old, that you are either the owner or authorized user of the wireless device, and that you understand and agree that this service may be subject to an additional fee (if applicable). In addition to any fee of which you are notified, your provider's standard message and data rates may apply to our confirmation and all subsequent SMS correspondence. All charges are billed by and payable to your mobile service provider. CreditGUARD will not be liable for any delays in the receipt of any SMS messages, as delivery is subject to effective transmission from your network operator. SMS message services are provided on an AS IS basis.

We will use the information we obtain in connection with our SMS Service in accordance with this Privacy Policy. If fees are charged to your wireless account invoice, we may provide your carrier with your applicable information in connection therewith. Your wireless carrier and other service providers may also collect data about your wireless device usage, and their practices are governed by their own policies. CreditGUARD is not responsible for any information collect by your carrier. Please consult the carrier's privacy policy.

You acknowledge and agree that the SMS Service is provided via wireless systems which use radios (and other means) to transmit communications over complex networks. You must have a two-way text-enabled phone with compatible carrier and plan. Compatible major carriers include Alltel Wireless, AT&T, Boost Mobile, Nextel, Sprint, T-Mobile, Verizon Wireless and Virgin Mobile USA. We do not guarantee that your use of the SMS Service will be private or secure, and we are not liable to you for any lack of privacy or security you may experience. You are fully responsible for taking precautions and providing security measures best suited for your situation and intended use of the SMS Service. We may also access the content of your account and wireless account with your carrier for the purpose of identifying and resolving technical problems and service-related complaints.

By joining our SMS Service subscription program, you authorize CreditGUARD to send you automated text messages at the mobile number provided. You may opt out of receiving messages to your mobile device at any time by notifying us. You may remove your information by replying with "STOP" to any SMS you receive, by contacting Customer Service by phone at 877-435-7373, by email at customerservice@creditguard.org, or by secure message in the CreditGUARD Client Portal.

If you have any questions, concerns or corrections, please contact us at 1-877-HELP-FREE or 1-877-435-7373 or submit a written request to: CreditGUARD of America Inc, 2755 NW 63rd Court, Fort Lauderdale, Florida 33309. Please be sure to include your full name, account number, current address and/or phone number on all correspondence. This notice is sent annually.

Sincerely,
CreditGUARD